



EZ enrollment

457(b)

401(k)

PERSONAL INFORMATION

(please print and *provide information*—even if you're not yet ready to join an MSRP Plan.)

Name _____ ☐ Male ☐ Female

Address _____

City _____ State _____ Zip _____

Home Phone _____ Work Phone _____

Email Address _____

Date of Birth ____/____/____ Hire Date ____/____/____

☐ Check this box if you are already a member of MSRP.

SIGN ME UP!

☐ I want to enroll in the MSRP Program and begin contributing:

☐ \$25 per pay period OR ☐ \$_____ per pay period

☐ **Paperless Delivery** I am consenting to receive statements, confirmations, terms, agreements and other information provided in connection with my retirement plan electronically.

☐ *I acknowledge that I will receive a full Memorandum of Understanding in the mail. I will be enrolled into the 457(b) plan unless I am currently 55 or older, in which case I will be enrolled in the 401(k) plan. Your payroll deduction will be invested in the T. Rowe Price Retirement Trust closest to the year in which you turn age 65.*

Social Security Number _____

Signature _____ Date _____

Beneficiary _____ Relationship _____/_____%

Please be sure to provide your Social Security Number, signature, and date.

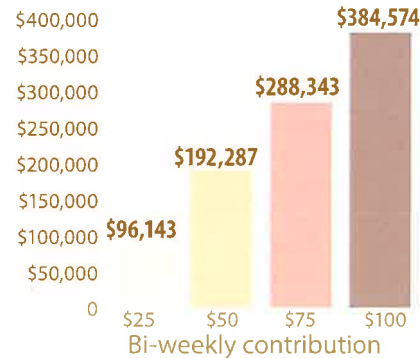
Investing involves market risk, including possible loss of principal. While Team MSRP cannot offer investment, tax or legal advice, we can help you understand the risks you may face and strategies that may help you deal with them. Not investing for retirement—or not investing enough—involves risk too. Talk with a Team MSRP Member about your options through the Maryland Supplemental Retirement Plans.

Please fill in the information below and fax this form to: 410-659-0349 or mail to: MSRP, 6 St Paul St, Ste. 200 Baltimore MD 21202

Number of pay periods per year _____ Agency Code: _____ Work Address: _____

Payroll Type (circle answer): Regular University Contractual Other Payroll Center Name (circle answer): Central University Other

Potential balance at age 60



This illustration is a hypothetical compounding calculation assuming starting age of 25, continuous bi-weekly contributions and an annual 7% rate of return. It is not intended to serve as a projection or prediction of the investment results of any specific investment. Investments are not guaranteed. Depending on the underlying investments, the return may be higher or lower. Interest compounded annually based on beginning-year contributions. No taxes or fees are reflected in this example, which would lower the results displayed.

Pre-tax contribution per pay	Amount from your take-home pay
\$25	\$17.31
\$50	\$34.63
\$75	\$51.94
\$100	\$69.25

Potential impact on take-home pay calculations, above, are based on federal tax rate of 25% and 5.75% state tax rate. These are approximate based on current salary, marital status, and W-2 tax deduction assumptions.



Pamela Thomas “I joined MSRP to have money to live on after working for 30 years. I look forward to no hassles, early morning deadlines, and all days off—my own schedule, in retirement.”



Nadine Countess “Saving through MSRP will provide me with a safety net to ensure my family will not need to use their personal income to take care of me in my later years.”



Jenny Goldentafer “I’m still working, but want to retire earlier, so maybe MSRP will help.”



Derrick Thomas “As a former MSP & U.S. Air Marshall, preparing for my future is my main concern. I am learning that I need to make sure my money is keeping up with the inflation rate so I can keep the same standard of living in retirement. I am definitely going to make some changes now to protect my future.”



Joshua Cain “My brother helped me through a difficult transition during a change of employment. Now, as a state employee, he has guided me through the MSRP savings process. This money will hopefully allow my family to buy a home some day.”

Real people. Real stories.

We asked state employees why they save with MSRP. Here’s what they had to say...



Margaret Gordon “It’s easy to save through MSRP. “I didn’t miss it (her contributions) or notice it was gone. I got used to it.” In retirement this will help me with “stress-free living (hopefully) and travel (somewhat).”



Elvira Smith “I started saving because it was easy and effortless. My money started growing. It’ll be another resource for me to use in retirement.”



Matthew Levin “I started saving with MSRP because I wanted to diversify my investments in a tax-sheltered retirement account. Many of my friends aren’t saving because they don’t plan to retire until they are in their 70s. I suggest to them to start saving a small amount. Getting started is what counts.”



Ashley Harvin “MSRP has helped me save and invest a lot of money with its low fees and easy to use online access. With a touch of my phone, I can increase what I invest from my pay, decreasing my taxable income each year. It’s a great program to be a part of for planning your financial future.”

These experiences may not be representative of the experience of other participants. These experiences are not a guarantee of future performance or success.

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